

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION

**In Re: Brandon Yopp**

**Debtors.**

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**Chapter 13  
Case No. 24-49003  
Hon. Oxholm**

**AFFIDAVIT**

The undersigned, Brandon Yopp, being first duly sworn, deposes and says as follows:

1. That I personally know of the facts and circumstances contained in this Affidavit and of my finances and income, and I am competent to testify thereto if called as a witness.
2. That I was a debtor in a previous Chapter 13 bankruptcy filed on January 24, 2024 which was dismissed on August 27, 2024.
3. In the previous case Chapter 13 Case I voluntarily dismissed my case as I had two (2) very large creditors that were the reason for the Chapter 13 Filing. They had filed an adversary case in my previous case, that was unfounded, but I was going to be forced to spend additional time and resources defending it.
4. I was lead to believe that they would enter into good faith negotiations outside the Chapter 13 Bankruptcy to settle the debts. Therefore I voluntarily dismissed the Chapter 13 Case with the intent to settle the debt.
5. Upon the dismissal of my case, instead of entering in to good faith negotiations, the creditors immediately filed a Notice of Default in the underlying State Court Case and began garnishment proceedings.
6. This activity on behalf of the creditors has pushed me back into Chapter 13 Bankruptcy.
7. Further, Affiant sayeth not.

/s/ Brandon Yopp

Brandon Yopp

On this 24th of September, 2024 before me personally appeared Keith B. Ross me known to be the person who executed the foregoing Affidavit, by their subscribed, and who acknowledged that the same was done as his free act and deed.

/s/ Matthew McDermid

Matthew McDermid, Notary Public  
Macomb County, Michigan  
My Commission Expires: 12/12/26